

Serial #: 09/976,443  
In reply to Office Action mailed: December 24, 2003  
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial #: 09/976,443  
Applicant: Ronald E. Sloan et al.  
Filed: October 12, 2001  
Title: AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING SYSTEM  
  
TC/AU: 3628  
Examiner: J. C. Pwu  
Docket #: 60021-376002

**CERTIFICATE OF MAILING**

I hereby certify under 37 CFR § 1.8 that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on April 26, 2004.

Ann Pommier  
Ann Pommier

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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**GROUP 3600**

**AMENDMENT AND RESPONSE**

This paper is responsive to the Office Action dated December 24, 2003.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 5 of this paper.